NUMBERS & COMPANY

THE MARGIN METHOD

# Companion Guide

## A Practical Operating System for Business Owners

RYAN D. ELDRIDGE

Clarity leads to better decisions. Structure creates stability. Margin creates options. Stewardship shapes legacy.

THE MARGIN METHOD

# Companion Guide



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Frameworks and exercises in this guide are designed to support informed thinking, practical order, and wise decisions. They are not a substitute for professional judgment.

THE GUIDE

# Contents

THE STEWARDSHIP FOUNDATION

# Build a Business Life That Works

This guide is not designed to create more work for the owner. It is designed to create better visibility, better decisions, and a business that can carry responsibility without constant pressure.

## Opening Note

The Margin Method brings the business, household, future, and legacy into one operating system. Each part has a distinct responsibility. Each part affects the others. The purpose is not to make the owner an accountant. The purpose is to help the owner see clearly enough to lead wisely.

Use this guide slowly. Complete one session at a time. Write what is true. Bring the right people into the conversation. Take the next clear action before moving forward.

## How to Use This Guide

1. Read the session thesis.
2. Complete the Radical Inquiry before choosing action.
3. Score the category honestly.
4. Use the strategic audit to make the pressure visible.
5. Choose one action with an owner and date.
6. Return to the rhythm weekly, monthly, quarterly, and annually.

### THE CORE PHILOSOPHY

| Clarity | Structure | Margin | Stewardship |
|---|---|---|---|
| Leads to better decisions. | Creates stability. | Creates options. | Shapes legacy. |

### THE MARGIN METHOD MAP

**1. See** — Clarity makes the real condition visible.

→ **2. Assign** — Structure gives money and responsibility a place.

→ **3. Stabilize** — Margin and owner compensation protect the home.

→ **4. Direct** — Future contributions create capacity over time.

→ **5. Continue** — Legacy turns clarity into care for others.

**MARGIN IS THE PROTECTED SPACE THAT ALLOWS THE WHOLE SYSTEM TO BREATHE.**

CATEGORY SCORECARD

## Baseline Business Owner Assessment

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| I can see the current condition of the business without relying on bank balance alone. | ☐ | ☐ | ☐ | ☐ |
| Business money has clear assignments for operations, taxes, profit, and owner compensation. | ☐ | ☐ | ☐ | ☐ |
| I know which pressure is creating the greatest strain inside the operating model. | ☐ | ☐ | ☐ | ☐ |
| The business has a repeatable rhythm for weekly, monthly, and quarterly review. | ☐ | ☐ | ☐ | ☐ |

**Total Score: ________ / 16**

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The business may be productive but unclear. Begin with visibility before trying to solve every problem. | The owner sees the issue but needs a more dependable operating rhythm. Choose the clearest gap and build a system around it. | The business has a strong foundation for steady leadership. Keep testing the model against actual conditions. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

CATEGORY SCORECARD

## Baseline Household Alignment Assessment

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| The household knows the predictable income it can rely on from the business. | ☐ | ☐ | ☐ | ☐ |
| Business and household money are separated through clear boundaries. | ☐ | ☐ | ☐ | ☐ |
| Fixed costs, financial goals, and flexible spending have visible limits. | ☐ | ☐ | ☐ | ☐ |
| Financial conversations at home create alignment instead of new pressure. | ☐ | ☐ | ☐ | ☐ |

**Total Score: ________ / 16**

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The household may be dependent on unclear business cash. Start with a truthful baseline and a calm conversation. | The household has a plan, but it needs stronger boundaries or shared practice. Review the categories that create the most pressure. | The household is positioned to support the business rather than react to it. Keep the monthly alignment rhythm active. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

## 12-SESSION PROGRESS PATH

| Movement | Session | Primary Outcome |
|---|---|---|
| Foundation | Stewardship Foundation | See the whole system and establish a starting score. |
| 1 | Margin | Identify the edge and protect room. |
| 2 | Clarity Engine | Build weekly visibility. |
| 3 | Integrated Life | Lead business, household, future, and legacy as one connected responsibility. |
| 4 | Twelve-Week Rhythm | Recognize the operating pattern. |
| 5 | Business Margin | Assign money through a clear architecture. |
| 6 | Enforcing Margin | Make protection operational. |
| 7 | Stability Salary | Create predictable owner income. |
| 8 | Future Pathway | Turn margin into long-term capacity. |
| 9 | Household Stewardship | Build household order and shared clarity. |
| 10 | Legacy and Continuity | Prepare clarity for the people who may need it. |
| 11 | Margin Method in Action | Turn the full system into rhythm. |

## INITIAL SCORECARD SUMMARY

| Category | Initial Score | Most Important Insight | First Next Step |
|---|---|---|---|
| Margin and Capacity | | | |
| Clarity and Visibility | | | |
| Integration and Boundaries | | | |
| Operating Rhythm | | | |
| Business Margin Architecture | | | |
| System and Protection | | | |
| Owner Compensation | | | |
| Future Direction | | | |
| Household Alignment | | | |
| Continuity and Legacy | | | |
| Rhythm and Execution | | | |

SESSION 01

# Margin

## The Missing Ingredient

> Margin is the protected space between the load you carry and the limit you can carry wisely. It is not an afterthought. It is the condition that allows responsibility to be led without constant reaction.

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LEVITICUS CHAPTER 19, VERSES 9 THROUGH 10.

*The corners of the field were not forgotten space. They were protected for a purpose.*

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THE AWAKENING

## Name the Pressure

A business can have revenue, momentum, customers, and a full calendar while the owner has almost no room to think. The pressure may look like a cash problem, a time problem, or a people problem. Often it is a margin problem.

When every dollar, hour, and decision is already spoken for, a normal surprise becomes a crisis. The work of this session is to identify where the edge has moved too close.

THE ARCHITECTURE

## The Working Model

### Load

Payroll, taxes, operating expenses, debt, household needs, decisions, time, energy, and future responsibilities.

### Limit

What the business, household, and owner can carry with steadiness, clarity, and wisdom.

### Margin

The protected distance between the two. It gives the owner room to think, prepare, recover, and choose.

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**Where is the business or household living close to the edge right now?**

**What is being treated as available even though it already belongs to a future obligation?**

**Which pressure has become normal that should be named and addressed?**

CATEGORY SCORECARD

# Margin and Capacity

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| I can identify the primary pressures consuming room in the business. | ☐ | ☐ | ☐ | ☐ |
| I can identify the primary pressures consuming room at home. | ☐ | ☐ | ☐ | ☐ |
| I have protected space for taxes, reserves, and future needs. | ☐ | ☐ | ☐ | ☐ |
| I have enough leadership capacity to make decisions without constant urgency. | ☐ | ☐ | ☐ | ☐ |

**Total Score: __________ / 16**

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The system may be operating close to its limit. Start by naming one pressure that must no longer be carried without a boundary. | The pressure is visible, but margin is not yet dependable. Protect one category before the next cycle begins. | Margin is becoming a working discipline. Keep protecting space before pressure decides how it will be spent. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

# Margin Pressure Audit

Use this audit to distinguish a true capacity issue from a vague sense of overload. Name the pressure. Name its effect. Name the boundary that restores room.

| Pressure Area | What Is True Now | Cost of Staying Here | Boundary to Build |
|---|---|---|---|
| Cash and reserves | | | |
| Tax obligations | | | |
| Owner capacity | | | |
| Household pressure | | | |
| Time and decision load | | | |

THE MARGIN FILTER

1. Does this create room or consume it?
2. Is this necessary now, or merely possible now?
3. What must be protected before I say yes?

THE MASSIVE ACTION BLUEPRINT

# Massive Action Blueprint

**Within the next seven days, protect one portion of money, time, or capacity before the next urgent demand reaches it.**

**What will be protected?**

**What will be reduced, delayed, or declined?**

**Who needs to know this boundary?**

| Decision | Owner | Date | Evidence It Happened |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

**A conversation for the people who carry the system with you.**

1. Where is the current pressure showing up at home?
2. What would create even a small amount of room this month?
3. What boundary will protect both the business and the household?

STEWARDSHIP COMMITMENT

**I will protect margin by**

> **One Idea to Carry Forward**
> Margin is not leftover space. It is protected space.

SESSION 02

# The Clarity Engine

Seeing Your World at a Glance

> Clarity is disciplined attention. The owner does not need one hundred numbers each week. The owner needs a reliable view of what is true now and where the pattern is heading.

PROVERBS CHAPTER 27, VERSE 23.

*Know well the condition of what has been entrusted to you.*

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THE AWAKENING

## Name the Pressure

Most owners do not lack information. They lack a dependable rhythm that turns information into leadership. The bank balance may be visible, but it cannot explain what has already been assigned to payroll, taxes, reserves, household support, or future needs.

The Clarity Engine turns weekly attention into a leadership practice. It keeps pressure from growing in the dark.

THE ARCHITECTURE

## The Working Model

### Business Today

Is the business healthy today? Look at revenue trend, labor, expenses, commitments, cash flow, and margin.

### Household Today

Is the household stable today? Look at fixed needs, spending drift, boundaries, and pressure carried at home.

### Margin Today

Is there room to think, absorb a surprise, rest, or make a wise decision?

### Direction

What is the recent pattern beginning to reveal?

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**Which fact would change the next business decision if it were clearly visible?**

**Where has the bank balance been allowed to become the emotional thermostat?**

**What is the twelve-week pattern beginning to reveal that a single week cannot?**

CATEGORY SCORECARD

# Clarity and Visibility

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| I understand what is happening financially in the business right now. | ☐ | ☐ | ☐ | ☐ |
| I can see cash, debt, taxes, obligations, and margin without relying on memory. | ☐ | ☐ | ☐ | ☐ |
| I know whether the household is stable without checking the business account. | ☐ | ☐ | ☐ | ☐ |
| I return to a consistent rhythm before pressure becomes a crisis. | ☐ | ☐ | ☐ | ☐ |

**Total Score: ________ / 16**

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The business may be active but unclear. The next move is not more reporting. It is a short, repeatable review rhythm. | You can see parts of the system, but the view is not yet steady. Choose a weekly time and use the four gauges. | Visibility is supporting leadership. Continue using the weekly rhythm to catch drift before it becomes damage. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

# Weekly Clarity Engine

Use this page once each week. The answers do not need to be long. They need to be honest.

| Gauge | What Is True | What Needs Attention | Next Wise Decision |
|---|---|---|---|
| Business Today | | | |
| Household Today | | | |
| Margin Today | | | |
| Direction | | | |

THE WEEKLY RESET

1. What is the business telling me?
2. What is the household asking of the business?
3. Where am I leading from fact, and where am I leading from fear?

THE MASSIVE ACTION BLUEPRINT

# Massive Action Blueprint

**Choose a recurring 20-minute weekly appointment. Bring the four gauges, not a vague sense of pressure.**

**Day and time for the weekly review**

**Information that must be available**

**First decision to make from the new view**

| Rhythm | Owner | Start Date | What Will Be Reviewed |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

### A conversation for the people who carry the system with you.

1. What does a stable household need to know each week?
2. What information should no longer live only in your head?
3. How will the family know the system is becoming clearer?

STEWARDSHIP COMMITMENT

**I will create weekly clarity by**

> **One Idea to Carry Forward**
> Clarity is not more data. It is the right view, returned to consistently.

SESSION 03

# The Integrated Life

Seeing Your Whole Financial World as One System

> The business, household, future, and legacy have separate responsibilities. They cannot be led as unrelated worlds. The owner must separate the accounts where needed and lead the responsibilities together.

PROVERBS CHAPTER 24, VERSES 3 THROUGH 4.

*A house is built by wisdom, established by understanding, and filled through knowledge.*

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THE AWAKENING

## Name the Pressure

Business pressure follows the owner home. Household pressure reaches back into business decisions. A future without funding remains delayed. A legacy without clarity eventually transfers confusion to the people who matter most.

The goal is not to blend the business and household. The goal is to recognize the connection without losing the boundaries.

THE ARCHITECTURE

## The Working Model

### Business

Creates revenue, carries operational responsibility, and needs clear margin.

### Household

Lives from predictable income, contains lifestyle pressure, and protects the business through order.

### Future

Turns margin and consistent contributions into capacity over time.

### Legacy

Preserves clarity, continuity, and direction for the people who will one day need it.

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**Which business issue is actually being amplified by household pressure?**

**Which household concern is really a business structure issue?**

**Where is the future delayed because the present has no clear boundary?**

CATEGORY SCORECARD

# Integration and Boundaries

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| I understand how the business affects household stability. | ☐ | ☐ | ☐ | ☐ |
| I understand how household choices affect business pressure. | ☐ | ☐ | ☐ | ☐ |
| Business and household money are separated through clear structure. | ☐ | ☐ | ☐ | ☐ |
| The future and legacy have a place in our current decisions. | ☐ | ☐ | ☐ | ☐ |

**Total Score: __________ / 16**

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The system may be fragmented. Start by naming the connection between one business pressure and one household pressure. | The connections are visible, but the boundaries need reinforcement. Clarify how money should move between the two worlds. | You are leading connected responsibilities without creating confusion. Keep the separation visible and the conversations honest. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

## Four-Domain Ownership Map

Map the four domains before trying to fix a single symptom. Write what each domain needs, what it is currently receiving, and what it is pressuring.

| Domain | What It Needs | What It Is Receiving | Pressure It Creates |
|---|---|---|---|
| Business | | | |
| Household | | | |
| Future | | | |
| Legacy | | | |

**THE CONNECTED DECISION TEST**

1. How will this decision affect the business?
2. How will it affect the household?
3. Does it strengthen or delay the future and legacy?

THE MASSIVE ACTION BLUEPRINT

## Massive Action Blueprint

**Choose the one connection that is creating the most pressure. Build a boundary that protects both sides of it.**

**Connection to address** | **Boundary to create** | **Conversation required**

| Decision | Business Effect | Household Effect | Review Date |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

**A conversation for the people who carry the system with you.**

1. Where are business and household decisions most tangled?
2. What needs to remain separate?
3. What needs to be discussed together?

STEWARDSHIP COMMITMENT

**I will lead the whole system by**

**One Idea to Carry Forward**

Separate the accounts. Lead the responsibilities together.

SESSION 04

# The Twelve-Week Financial Rhythm

## Seeing the Business as It Actually Operates

> A rolling twelve-week window provides direction without requiring the owner to overreact to a single week. It turns scattered activity into a visible operating pattern.

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THE AWAKENING

## Name the Pressure

Monthly financial statements matter, but ownership happens in the present. A strong final week can hide a weak month. A delayed deposit can make a healthy month look tight. A twelve-week window gives movement enough time to reveal a pattern.

The goal is not perfect reporting. The goal is pattern recognition early enough to lead.

THE ARCHITECTURE

## The Working Model

### Sales

The current twelve-week sales total. This is the pace of the business and the reference point for each cost percentage.

### COGS

Cost of goods sold, or cost of delivery. This shows what it takes to create and fulfill the work.

### OpEx

Operating expenses. This shows the cost required to run the business outside direct delivery and payroll.

### Payroll

The total labor burden. Compare it to sales and to the matching twelve-week period from the prior year.

### Net Profit

The outcome of the full operating statement. The rolling KPI identifies the cost pressure that shapes it before the financial statements are complete.

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**Which number looks acceptable alone but becomes concerning in a twelve-week pattern?**

**What are COGS, OpEx, and payroll doing relative to sales?**

**Where is operating expense drift being mistaken for progress or convenience?**

CATEGORY SCORECARD

# Operating Rhythm

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| I review a rolling twelve-week view of the business. | ☐ | ☐ | ☐ | ☐ |
| I can see Sales, COGS, OpEx, payroll, and net profit in the correct places. | ☐ | ☐ | ☐ | ☐ |
| I compare current direction to the same operating season when useful. | ☐ | ☐ | ☐ | ☐ |
| I make small corrections before pressure requires a large correction. | ☐ | ☐ | ☐ | ☐ |

**Total Score: ________ / 16**

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The business may be moving without a dependable operating view. Build the simplest workable twelve-week sheet first. | A rhythm exists, but the signals need more consistent attention. Review the window weekly and name one trend. | The operating pattern is becoming visible. Keep using it to guide early adjustments rather than late rescue decisions. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

# Twelve-Week Financial Rhythm

Use a consistent method. You are not managing to one week. You are managing the direction of the window.

**How the window rolls:** each row represents one complete twelve-week period. Move the Beginning Date and Ending Date forward by seven days. Re-total each category for that new twelve-week range. The newest week enters. The oldest week leaves. The row is a fresh twelve-week picture, not the prior row plus one new week.

## THE CURRENT ROLLING 12 HEADER SET

**Use these headers in this order.** This is the current operating model. The book names the same drivers as sales, cost of delivery, operating expenses, payroll, and net profit. In the live rolling view, **COGS** is the cost-of-delivery label and **OpEx** is the operating-expense label. Net profit remains on the operating statement as the outcome of the model.

STEP 1 - ENTER THE INPUT TOTALS

### One Complete Twelve-Week Total Per Row

Enter all current and prior-year numbers before calculating the output percentages. Prior-year numbers must use the same twelve-week period one year earlier.

| Sales | PY Sales | COGS | PY COGS | OpEx | PY OpEx | Payroll | PY Payroll | Beginning Date | Ending Date |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

**Sales and PY Sales**
Current and prior-year sales for the matching twelve-week date range.

**COGS and PY COGS**
Direct cost of goods sold or cost of delivery for the current and prior-year window.

**OpEx and PY OpEx**
Operating expenses for the current and prior-year window.

**Payroll and PY Payroll**
Total payroll for the current and prior-year window.

**Use the same definitions every time.** The usefulness of the window depends on like-for-like comparison. Do not move costs between COGS, OpEx, and Payroll without noting the change. A revised category definition will distort the percentages.

STEP 2 - CALCULATE THE OUTPUTS

### Percentages That Reveal Direction

These seven fields are calculated from the input totals above. Format every output as a percentage.

| 12 WK Sales / PY | 12 WK COGS % | 12 WK COGS / PY | 12 WK OpEx % | 12 WK OpEx / PY | 12 WK Payroll % | 12 WK Payroll / PY |
|---|---|---|---|---|---|---|
| | | | | | | |
| | | | | | | |
| | | | | | | |

# Formula Guide

Each output answers a distinct question. The workbook shows the formula so the owner can understand what the percentage is measuring.

**Read the year-over-year measures correctly.** A result of 110% means the current number is 10% above the same period last year. A result of 95% means it is 5% below the same period last year.

| Output | Formula | What It Reveals |
|---|---|---|
| **12 WK Sales / PY** | Sales ÷ PY Sales | Whether sales are ahead of or behind the same twelve-week period last year. |
| **12 WK COGS %** | COGS ÷ Sales | How much of each current sales dollar is consumed by cost of delivery. |
| **12 WK COGS / PY** | COGS ÷ PY COGS | Whether cost of delivery is rising faster or slower than last year. |
| **12 WK OpEx %** | OpEx ÷ Sales | How much of each current sales dollar is consumed by operating expenses. |
| **12 WK OpEx / PY** | OpEx ÷ PY OpEx | Whether operating expenses are rising faster or slower than last year. |
| **12 WK Payroll %** | Payroll ÷ Sales | How much of each current sales dollar is consumed by payroll. |
| **12 WK Payroll / PY** | Payroll ÷ PY Payroll | Whether payroll is rising faster or slower than last year. |

HOW TO READ THE OUTPUTS

## Look for Cost Growth That Outruns Sales

**Sales / PY**

This is the pace of the business. It tells you whether current sales are growing or slowing relative to the same operating period.

**COGS %, OpEx %, Payroll %**

These show the share of each current sales dollar being consumed by the three primary cost categories.

**COGS / PY, OpEx / PY, Payroll / PY**

Compare each to Sales / PY. A cost category growing faster than sales deserves attention.

**Net Profit**

Review it through the operating statement. The rolling view helps identify the cost pressure shaping that outcome.

SESSION 04 - WORKED EXAMPLE

# From Inputs to Pattern

One row shows the entire twelve-week window. The outputs below are calculated from the inputs in that same row.

| Sales | PY Sales | COGS | PY COGS | OpEx | PY OpEx | Payroll | PY Payroll | Beginning Date | Ending Date |
|---|---|---|---|---|---|---|---|---|---|
| $220,000 | $200,000 | $55,000 | $45,000 | $36,000 | $28,000 | $95,000 | $82,000 | January 1 | March 30 |

| Output | Formula | Result | What It Means |
|---|---|---|---|
| 12 WK Sales / PY | **$220,000 ÷ $200,000** | 110.0% | Sales are 10.0% above prior year. |
| 12 WK COGS % | **$55,000 ÷ $220,000** | 25.0% | Twenty-five cents of each sales dollar is consumed by COGS. |
| 12 WK COGS / PY | **$55,000 ÷ $45,000** | 122.2% | COGS is 22.2% above prior year. |
| 12 WK OpEx % | **$36,000 ÷ $220,000** | 16.4% | Sixteen cents of each sales dollar is consumed by OpEx. |
| 12 WK OpEx / PY | **$36,000 ÷ $28,000** | 128.6% | OpEx is 28.6% above prior year. |
| 12 WK Payroll % | **$95,000 ÷ $220,000** | 43.2% | Forty-three cents of each sales dollar is consumed by payroll. |
| 12 WK Payroll / PY | **$95,000 ÷ $82,000** | 115.9% | Payroll is 15.9% above prior year. |

**What the owner should notice:** sales are up 10 percent, but COGS, OpEx, and payroll are all rising faster than sales. That is the pattern. Before revenue grows further, review pricing, delivery, operating costs, labor, or project mix so growth does not reduce margin.

THE PATTERN REVIEW

1. Is 12 WK Sales / PY strengthening, flat, or weakening across the last several rows?
2. Are COGS / PY, OpEx / PY, or Payroll / PY rising faster than Sales / PY?
3. Are the COGS %, OpEx %, and Payroll % holding, improving, or rising?
4. What one correction belongs in the next seven days?

THE MASSIVE ACTION BLUEPRINT

# Build the First Rolling View

**Complete the first three rolling rows. Enter the ten input fields first. Calculate the seven output fields second. Then name the first relationship that requires attention.**

**Data owner**

**Weekly update day**

**First relationship to watch**

| Task | Owner | Due Date | Evidence |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

**A conversation for the people who carry the system with you.**

1. What does the business need the household to understand about this season?
2. What should not be concluded from one strong or weak week?
3. How can the household avoid adding pressure while the business is being corrected?

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STEWARDSHIP COMMITMENT

**I will review the direction of the business by**

**One Idea to Carry Forward**

A single week is noise. A steady window reveals direction.

SESSION 05

# Business Margin

The Architecture That Makes Stability Possible

> Revenue creates motion. Margin reveals health. Business margin must be designed through clear assignments before pressure begins to spend every visible dollar.

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THE AWAKENING

## Name the Pressure

A respected brand, a full calendar, and growing revenue can still leave the owner with little room. More sales do not repair a weak model. Growth can enlarge the pressure that was already there.

The purpose of the 20 / 60 / 20 lens is not to force every business into the same shape. It is to reveal where pressure lives and what needs attention.

THE ARCHITECTURE

## The Working Model

### Profit and Tax - 20%

A first portion to protect tax obligations and profit. This is the baseline place where margin begins.

### Labor and Production - 60%

The cost of delivering value. This may include owner pay, payroll, contractors, materials, direct production, and fulfillment.

### Operating Expenses - 20%

The cost of running the machine: rent, software, marketing, insurance, tools, systems, vehicles, and administration.

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**Where is money being consumed because it has not been assigned?**

**Is labor and production adding capacity or simply adding cost?**

**Which operating expense supports the current model, and which one only adds motion?**

CATEGORY SCORECARD

# Business Margin Architecture

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| I know how much of business revenue is being protected for profit and taxes. | ☐ | ☐ | ☐ | ☐ |
| I understand the true cost of labor and production, including my own role. | ☐ | ☐ | ☐ | ☐ |
| I review operating expenses for usefulness and fit with the current season. | ☐ | ☐ | ☐ | ☐ |
| I can identify whether growth is producing stability or merely more movement. | ☐ | ☐ | ☐ | ☐ |

**Total Score:** ________ / 16

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The business may have revenue but weak visibility into where it is being consumed. Start with an honest allocation view. | The categories are visible, but they need stronger boundaries. Identify the category creating the most pressure and make one correction. | Margin architecture is supporting stronger decisions. Keep measuring the model as the season and business change. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

# 20 / 60 / 20 Architecture Review

Use the baseline as a lens, not a law. The percentages may change by model and season. The categories must remain visible.

| Category | Baseline Lens | Current % | Current $ | What It Is Telling Us | Next Adjustment |
|---|---|---|---|---|---|
| Profit and Tax | | | | | |
| Labor and Production | | | | | |
| Operating Expenses | | | | | |

### THE MARGIN ARCHITECTURE TEST

1. Is profit and tax protected before operations expand?
2. Does delivery fit the price and value being created?
3. Are operations supporting the model or quietly consuming it?

THE MASSIVE ACTION BLUEPRINT

# Massive Action Blueprint

**Complete one allocation review. Name the category that must change before the business can safely take on more growth.**

**Category creating pressure** | **Change to test** | **Date to review the result**

| Decision | Owner | Start Date | Evidence |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

### A conversation for the people who carry the system with you.

1. What does the household need the business to protect before money moves home?
2. How will we treat profit and tax reserves differently from ordinary cash?
3. What growth opportunity should wait until the model supports it?

STEWARDSHIP COMMITMENT

**I will design business margin by**

**One Idea to Carry Forward**

Revenue creates motion. Margin reveals health.

SESSION 06

# Enforcing Margin

How Structure Survives Pressure

> Architecture alone will not survive real life. A system gives money places to go, protects the first portion, and makes the wise decision repeatable when pressure arrives.

---

THE AWAKENING

## Name the Pressure

Money without a clear assignment behaves like water. It fills available space, finds weak boundaries, and follows convenience. A full account can still be a crowded account.

The system does not remove judgment. It gives judgment better information and prevents the owner from remaking the same decision under stress.

THE ARCHITECTURE

## The Working Model

### Operating Account

Carries labor, production, operating expenses, and the work required to run the business.

### Profit and Tax Account

Protects margin. Money here is already spoken for and is not available for ordinary operations or convenience.

### First Portion Transfer

Moves a set percentage of incoming revenue into the Profit and Tax account before payroll, distributions, or new expenses.

### Automation

Protects the rhythm from memory, mood, and urgency.

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**Where is one account hiding multiple obligations?**

**What money is being treated as available even though it belongs to taxes, profit, or a future responsibility?**

**Which decision should be automated so it is no longer negotiated under pressure?**

CATEGORY SCORECARD

# System and Protection

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| Business operating cash is separate from protected profit and tax money. | ☐ | ☐ | ☐ | ☐ |
| A first portion moves consistently before spending decisions begin. | ☐ | ☐ | ☐ | ☐ |
| The business has a clear rhythm for reviewing and adjusting account movement. | ☐ | ☐ | ☐ | ☐ |
| I can identify pressure early because it shows up in the system. | ☐ | ☐ | ☐ | ☐ |

**Total Score: __________ / 16**

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| Cash may be moving without a dependable operating system. Begin with two clear accounts and one transfer rhythm. | The structure exists, but it can still be negotiated under pressure. Automate or calendar the movement that matters most. | The system is protecting margin before emotion can spend it. Continue reviewing the signals and adjust with discipline. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

# Money Movement Map

Write how money is supposed to move before the next deposit lands. The clearer the map, the less the owner has to decide in the moment.

| Money Source | First Destination | Amount or % | Timing | Purpose | Owner |
|---|---|---|---|---|---|
| **Customer deposits** | | | | | |
| **Recurring revenue** | | | | | |
| **Large project deposit** | | | | | |
| **Other income** | | | | | |

THE PROTECTION SEQUENCE

1. Protect first portion.
2. Fund the operating load.
3. Review the signal. Adjust the model. Lead the next decision.

THE MASSIVE ACTION BLUEPRINT

# Massive Action Blueprint

**Open or designate the two accounts. Then establish the smallest first portion transfer the business can repeat faithfully.**

**Account change**

**Transfer percentage**

**Automation or calendar date**

| Action | Owner | Due Date | Status |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

### A conversation for the people who carry the system with you.

1. Which household need has been drawing from business money without a clear rhythm?
2. What boundary will keep that pressure from returning?
3. How will we respond when the Operating Account becomes tight?

STEWARDSHIP COMMITMENT

**I will enforce margin by**

> **One Idea to Carry Forward**
> The system protects the decision after the emotion of the decision has passed.

SESSION 07

# The Stability Salary

How Owners Create Predictable Income

> A business without a consistently paid leader is not healthy for long. The Stability Salary creates a clear bridge between business margin and household stability.

---

THE AWAKENING

## Name the Pressure

Many owners place themselves last. The team is paid. Vendors are paid. Subscriptions are paid. Taxes are handled when they must be. The owner receives whatever is left. That pattern can feel responsible while quietly destabilizing the entire system.

A stable leader thinks more clearly, honors the household more consistently, and stops using personal sacrifice to hide the real cost of the model.

THE ARCHITECTURE

## The Working Model

### Replacement Cost

What it would cost to replace the work the owner currently performs. This makes the true labor burden visible.

### Lifestyle Baseline

What the household needs to live with stability and margin, including essential living, saving, giving, and reasonable lifestyle needs.

### Stability Salary

A predictable monthly amount, set intentionally and reviewed through a disciplined rhythm rather than changing with every deposit.

### Profit Distributions

Optional reward after the business system is honored. They should never become fixed household income.

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**What would it cost the business to replace the role I am currently carrying?**

**What does the household truly require to live with stability and margin?**

**Where is the household depending on irregular money that was never meant to carry fixed costs?**

CATEGORY SCORECARD

# Owner Compensation

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| My owner compensation is clear and based on reality rather than leftovers. | ☐ | ☐ | ☐ | ☐ |
| The household knows the predictable income it can rely on from the business. | ☐ | ☐ | ☐ | ☐ |
| The business can see the true cost of the owner role inside the model. | ☐ | ☐ | ☐ | ☐ |
| Profit distributions remain optional and do not fund fixed household costs. | ☐ | ☐ | ☐ | ☐ |

**Total Score: ________ / 16**

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The owner may still be absorbing instability that the model should carry. Start by calculating the household baseline and replacement cost. | A compensation rhythm is forming, but it needs stronger boundaries. Clarify what is salary and what is optional distribution. | Owner compensation is supporting both leadership and household peace. Review it with the business model, not with each emotional week. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

# Stability Salary Worksheet

Use both numbers. The business needs to see the role it is carrying. The household needs a number it can live from.

| Component | Monthly Amount | Annual Amount | Notes or Evidence |
|---|---|---|---|
| Replacement Cost | | | |
| Lifestyle Baseline | | | |
| Proposed Stability Salary | | | |
| Other Reliable Household Income | | | |
| Optional Profit Distribution Policy | | | |

THE COMPENSATION BOUNDARY

1. What does the business need to honor?
2. What does the household need to live from?
3. What money must remain optional to protect stability?

THE MASSIVE ACTION BLUEPRINT

# Massive Action Blueprint

**Set a proposed Stability Salary. Identify what must change in the model or household for that salary to become dependable.**

**Salary proposal**

**Model adjustment required**

**Household boundary required**

| Action | Owner | Review Date | Evidence |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

**A conversation for the people who carry the system with you.**

1. What number can the household trust?
2. What should be removed from fixed costs because it depends on irregular distributions?
3. How will we respond when a strong quarter produces excess?

STEWARDSHIP COMMITMENT

**I will create predictable owner compensation by**

**One Idea to Carry Forward**

A stable leader can build a stable business. A stable business can support a stable home.

SESSION 08

# The Future Pathway

When Stability Creates Direction

> The business is not the plan. It is the engine that funds the plan. Margin becomes contribution. Contribution becomes capacity. Capacity and time build a future less dependent on constant intensity.

---

THE AWAKENING

## Name the Pressure

The urgent often pushes out the important. Payroll, customer demands, and household needs speak loudly. The future usually speaks quietly, so it keeps being delayed until later.

Later rarely arrives on its own. The future needs a defined target, a protected contribution rate, and an automatic rhythm.

THE ARCHITECTURE

## The Working Model

### Freedom Target

The future condition the owner is working toward: greater freedom from dependence, not necessarily withdrawal from meaningful work.

### Freedom Gap

The difference between what the household requires and what current assets or reliable income produce.

### Three Levers

Margin, contribution rate, and time. Each one reduces dependence slowly and steadily.

### Capacity Hierarchy

Protect household stability first, then margin, then long-term contributions. Growth belongs after that.

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**What would a future with less dependence on constant intensity make possible?**

**What is the measurable gap between household need and future income capacity?**

**What contribution can be protected automatically before growth is pursued?**

CATEGORY SCORECARD

# Future Direction

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| I have named the future capacity I am trying to build. | ☐ | ☐ | ☐ | ☐ |
| I understand the current gap between household needs and future income capacity. | ☐ | ☐ | ☐ | ☐ |
| Long-term contributions are protected by a clear rhythm or automation. | ☐ | ☐ | ☐ | ☐ |
| Growth decisions follow household stability, margin, and contribution commitments. | ☐ | ☐ | ☐ | ☐ |

**Total Score: __________ / 16**

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The future may be valued but unfunded. Name the target and start with the smallest dependable contribution. | Direction is forming, but it remains exposed to the urgency of the present. Automate one contribution or review date. | The future is being built through rhythm rather than hope. Keep protecting contribution capacity through changing seasons. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

# Future Pathway and Freedom Gap

This is not a promise or a projection. It is a leadership view. A measured gap gives direction to the next contribution.

| Measure | Current Amount | Target Amount | Gap | Next Action |
|---|---|---|---|---|
| Annual Household Need | | | | |
| Reliable Non-Business Income | | | | |
| Future Asset Income | | | | |
| Annual Freedom Gap | | | | |
| Automatic Monthly Contribution | | | | |

**THE CAPACITY HIERARCHY**

1. Protect household stability.
2. Protect margin.
3. Protect long-term contributions.
4. Allow growth to follow a system that can carry it.

THE MASSIVE ACTION BLUEPRINT

# Massive Action Blueprint

**Set one automatic contribution or calendar a transfer rhythm. Build the future through a step the current system can keep.**

**Target to build**

**Contribution rhythm**

**Account or vehicle**

**First review date**

| Action | Owner | Start Date | Evidence |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

**A conversation for the people who carry the system with you.**

1. What future do we want the business to help fund?
2. What should never be sacrificed for faster growth?
3. What can the household do to protect the contribution rhythm?

---

STEWARDSHIP COMMITMENT

**I will give margin a future assignment by**

**One Idea to Carry Forward**

The business is the engine. The plan is the destination.

SESSION 09

# The Household as a Stewardship System

Where Stability Becomes Strength

> The household should live within predictable income, protect its own boundaries, and become a source of stability rather than an unmeasured demand on the business.

PROVERBS CHAPTER 21, VERSE 20.

*Wisdom does not consume everything it receives. It protects provision and prepares for need.*

---

THE AWAKENING

## Name the Pressure

No matter how strong the business becomes, the household is where the weight is felt. If the household is unclear, pressure eventually flows back into the business.

The household does not need complexity. It needs a predictable number, clear categories, flexible spending boundaries, and shared understanding.

THE ARCHITECTURE

## The Working Model

### Stability Salary

The predictable income the household depends on. It is the starting boundary for ordinary life.

### Fixed Costs

Commitments that need intentional visibility because they create ongoing pressure.

### Financial Goals

Savings, debt reduction, giving, investing, and future priorities that receive a clear place.

### Flexible Spending

A separate boundary for enjoyment and choice. When it is gone, it is gone without guilt, debate, or confusion.

### Profit Distributions

Optional excess that may be invested, given, enjoyed, or deployed with intention but never depended on for fixed costs.

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**What does it actually cost to run the household with stability?**

**Which fixed cost has expanded without a deliberate decision?**

**Where is irregular business money being used to soften an ordinary household gap?**

CATEGORY SCORECARD

# Household Alignment

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| The household has a clear, predictable income boundary. | ☐ | ☐ | ☐ | ☐ |
| Fixed costs, financial goals, and flexible spending are visible and discussed. | ☐ | ☐ | ☐ | ☐ |
| Business money and household money do not borrow from one another without a clear structure. | ☐ | ☐ | ☐ | ☐ |
| Profit distributions remain optional and are used with intention. | ☐ | ☐ | ☐ | ☐ |

**Total Score: ________ / 16**

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The household may be asking the business for more than the system can clearly carry. Start by naming the true household baseline. | The household plan exists, but drift is still possible. Create one visible boundary around fixed costs or flexible spending. | The household is strengthening the business rather than pressuring it. Keep the review rhythm shared, honest, and calm. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

# Household Stewardship Map

Build the household around what is predictable. Use this page to make the plan visible before pressure decides the categories.

| Category | Monthly Amount | Boundary or Rule | Who Reviews It | Notes |
|---|---|---|---|---|
| Stability Salary Income | | | | |
| Fixed Costs | | | | |
| Financial Goals | | | | |
| Flexible Spending | | | | |
| Giving | | | | |
| Savings and Reserves | | | | |
| Optional Distributions | | | | |

### THE HOUSEHOLD BOUNDARY TEST

1. Can this be supported by predictable income?
2. Does this protect or pressure the business?
3. Does this create peace or make the next month more dependent on a strong deposit?

THE MASSIVE ACTION BLUEPRINT

# Massive Action Blueprint

**Hold one household alignment meeting. Name one spending boundary and one financial goal that will be protected before the next month begins.**

**Fixed category to clarify**

**Flexible boundary to create**

**Goal to fund**

**Next meeting date**

| Action | Owner | Due Date | Evidence |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

### A conversation for the people who carry the system with you.

1. What money conversation have we postponed?
2. What would make the household feel more predictable?
3. How will we use a future distribution without making it a requirement?

---

STEWARDSHIP COMMITMENT

**I will strengthen household stewardship by**

**One Idea to Carry Forward**

A stable household protects the business. A clear household strengthens the owner.

SESSION 10

# Legacy and Continuity

Clarity Your Family Will Need One Day

> Continuity is stewardship extended beyond the owner’s lifetime. Legacy becomes tangible when it reduces confusion for the people who will need to find, understand, and lead what has been entrusted.

---

THE AWAKENING

## Name the Pressure

A family facing loss or incapacity carries grief and responsibility at the same time. Silence about accounts, business obligations, passwords, advisors, intentions, and important documents turns love into confusion.

This work is not about fear. It is about order. The goal is to create a practical beginning for the people you love.

THE ARCHITECTURE

## The Working Model

### The Vault

A physical or digital place where the essential information can be found securely.

### Family Records Index

A simple map of accounts, debts, insurance, advisors, business responsibilities, documents, and digital assets.

### Continuity Checklist

The first right steps when responsibilities stack up and emotional capacity is limited.

### Transition Map

Personal guidance around the business, property, responsibilities, relationships, and intentions.

### Family Love Letter

Words of affection, blessing, memory, and hope that carry the heart of the legacy.

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**What critical information currently lives only in my memory?**

**Who would need clarity first if I could not explain the business tomorrow?**

**What instruction, encouragement, or love needs to be written while I can write it clearly?**

CATEGORY SCORECARD

# Continuity and Legacy

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| Essential records, contacts, and documents can be found in a clear and secure place. | ☐ | ☐ | ☐ | ☐ |
| The family can identify where to begin with accounts, obligations, and business responsibilities. | ☐ | ☐ | ☐ | ☐ |
| A transition plan exists for the business and major responsibilities. | ☐ | ☐ | ☐ | ☐ |
| I am preparing words of clarity and love, not only legal documents. | ☐ | ☐ | ☐ | ☐ |

**Total Score:** ________ / 16

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The family may inherit a maze if something changes suddenly. Start with one secure vault and a simple records index. | The important pieces exist, but they may not be usable under pressure. Reduce the plan to a clear beginning and review it annually. | Continuity is becoming a gift of clarity. Keep the plan current as accounts, advisors, responsibilities, and family needs change. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

# Continuity Starter Map

Use this starter map to create the first clear place for the people who may need to act when you cannot guide them directly.

| Continuity Item | Where It Lives | Who Knows | Last Updated | Next Step |
|---|---|---|---|---|
| Vault location | | | | |
| Family Records Index | | | | |
| Essential accounts and debts | | | | |
| Business operations and payroll | | | | |
| Insurance and estate documents | | | | |
| Key advisors and contacts | | | | |
| Digital asset access | | | | |
| Transition Map | | | | |
| Family Love Letter | | | | |

### THE CONTINUITY TEST

1. Could the right person find the information?
2. Could they understand what matters first?
3. Could they act without guessing?

# Massive Action Blueprint

**Create the vault location and draft the first Family Records Index. Tell one trusted person where the system begins.**

**Vault location**

**Trusted person**

**First document to gather**

**Date to review**

| Action | Owner | Due Date | Evidence |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

## A conversation for the people who carry the system with you.

1. Who needs clarity if the owner cannot provide it?
2. What business responsibility would create the most confusion?
3. What do you want your family to remember beyond the logistics?

STEWARDSHIP COMMITMENT

**I will prepare continuity by**

**One Idea to Carry Forward**
Legacy is love written clearly enough to remain.

SESSION 11

# The Margin Method in Action

Your 30, 90, and 365-Day Roadmap

> A system changes the owner's life only when it becomes a rhythm. The work does not require intensity. It requires the next clear step, repeated long enough for the system to take root.

---

THE AWAKENING

## Name the Pressure

The method is now visible. Margin, clarity, business architecture, account structure, owner compensation, household alignment, future direction, and continuity are no longer separate ideas.

The question is not whether the entire system can be mastered this week. The question is what should happen in the next thirty days, the next ninety days, and the next year.

THE ARCHITECTURE

## The Working Model

### First 30 Days

Clarity and structure. Separate accounts, schedule the weekly Clarity Engine, begin the first portion transfer, and complete household assessment.

### Days 31 to 90

Stability and rhythm. Watch protected money accumulate, build the twelve-week view, refine the Stability Salary, and strengthen the household plan.

### Days 91 to 365

Direction and continuity. Build future contributions, improve business margin, complete continuity work, and establish quarterly and annual review.

THE RADICAL INQUIRY

# Questions That Expose the Pattern

Write what is true before deciding what to do.

**Which one change would create the greatest clarity in the next thirty days?**

**Which rhythm must become normal before more growth can be pursued?**

**What does the annual system need to protect that the weekly system cannot see by itself?**

CATEGORY SCORECARD

# Rhythm and Execution

**1** Least Satisfied **2** Somewhat Satisfied **3** Satisfied **4** Highly Satisfied

| Statement | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| I know the next clear action for the business and household. | ☐ | ☐ | ☐ | ☐ |
| Weekly, monthly, quarterly, and annual reviews have a place in the system. | ☐ | ☐ | ☐ | ☐ |
| The system is becoming a rhythm rather than a document I occasionally revisit. | ☐ | ☐ | ☐ | ☐ |
| I can identify the next decision without trying to solve every future season at once. | ☐ | ☐ | ☐ | ☐ |

**Total Score:** ________ / 16

| Low - 4 to 6 | Medium - 7 to 11 | High - 12 to 16 |
|---|---|---|
| The method may still feel like a collection of ideas. Choose the one action that creates a visible line in the sand. | The plan is moving, but the rhythm needs to become more durable. Put the next reviews and transfers on the calendar. | The system is becoming part of how the business and household operate. Continue choosing rhythm over intensity. |

**Next-step takeaway:** Choose the statement with the lowest score. Build one visible rhythm around it before beginning the next session.

STRATEGIC AUDIT

# 30 / 90 / 365-Day Roadmap

Use the roadmap as a sequence, not a checklist for perfection. Each phase prepares the next one.

| Time Horizon | Primary Work | Key Decision | Evidence of Progress |
|---|---|---|---|
| Next 30 Days | | | |
| Days 31 to 90 | | | |
| Days 91 to 365 | | | |

THE NEXT CLEAR STEP

1. What should happen this week?
2. What needs a monthly rhythm?
3. What deserves quarterly review?
4. What must be renewed annually?

THE MASSIVE ACTION BLUEPRINT

# Massive Action Blueprint

**Choose the next three actions. Place them on the calendar. Assign a date and proof of completion before this session ends.**

**First 30-day action**

**90-day stabilizer**

**365-day review or renewal**

| Action | Owner | Date | Evidence |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

AT YOUR TABLE

**A conversation for the people who carry the system with you.**

1. What rhythm would reduce pressure most at home?
2. What part of the system should the household understand and support?
3. How will we know the system is working six months from now?

STEWARDSHIP COMMITMENT

**I will turn the method into rhythm by**

> **One Idea to Carry Forward**
> You do not need intensity. You need rhythm.

CONCLUSION

# A Business Life That Works

You are not holding a theory. You are holding a map. The map will not separate the accounts, establish the transfer, set the Stability Salary, review the household plan, fund the future, or build the vault for you. The owner still has to lead.

That is the responsibility. It is also the opportunity. Small steps are not small when they change the direction of your life.

---

**The business supports the home.**
**The home supports the future.**
**The future supports the legacy.**
**The legacy protects the people you love.**

---

**Lead from truth. Protect margin. Build the next clear rhythm.**

THE STEWARDSHIP FIELDBOOK

# Tools for the Work That Continues

These pages are reusable. Return to them as the business changes, the household shifts, the future gains direction, and the legacy requires fresh attention.

# Quarterly Operating Review

Review the business from a wider view. See whether margin, labor, operations, owner compensation, and future contributions are strengthening or weakening.

**What has strengthened this quarter?**

**What has quietly drifted?**

**Which margin signal needs a decision?**

**What will change before the next quarter begins?**

# Annual Business Stewardship Review

Step back from the whole field. Review the business, household, future, legacy, documents, advisors, and the next season.

**What needs to be protected?**

**What needs to be simplified?**

**What should grow next?**

**What should wait?**

**What needs to be updated for the family?**

# 90-Day Business Priorities

Choose three priorities that protect the current system. Do not fill this page with every possible improvement.

| Priority | Why It Matters Now | First Action | Owner | Review Date |
|---|---|---|---|---|
| Priority 1 | | | | |
| Priority 2 | | | | |
| Priority 3 | | | | |

### Priority one

### Priority two

### Priority three

# Owner Compensation Review

Review replacement cost, lifestyle baseline, Stability Salary, and the distinction between salary and optional distributions.

**What has changed in the owner role?**

**What has changed at home?**

**Does the salary still support stability without weakening the business?**

# Profit and Tax Planning Review

Make the protected account visible. Review taxes, profit, planned distributions, cash reserves, and upcoming obligations.

### What is protected?

### What is due next?

### What is truly available?

### What must remain untouched?

# Household Alignment Meeting

Create a calm monthly meeting that makes the household more predictable and less dependent on the emotional movement of the business.

**What is true this month?**

**What is working?**

**Where did spending drift?**

**What should be protected next month?**

# Business-to-Household Boundary Review

Review the line between business operating cash, owner compensation, optional profit distributions, and household spending.

**Where have we blurred the line?**

**What needs a clearer transfer or account?**

**What household need is being placed on business cash?**

# Margin Method Covenant

Write the commitments that will guide the business and household through strong seasons, tight seasons, opportunity, and pressure.

**What will we protect?**

**How will we decide?**

**What will we no longer allow pressure to control?**

# Re-Score Assessment

Re-score the categories after a full operating cycle. Use the results to choose the next priority, not to judge the season.

| Category | Initial Score | Current Score | Next Priority |
|---|---|---|---|
| Margin and Capacity | | | |
| Clarity and Visibility | | | |
| Business Margin Architecture | | | |
| System and Protection | | | |
| Owner Compensation | | | |
| Future Direction | | | |
| Household Alignment | | | |
| Continuity and Legacy | | | |
| Rhythm and Execution | | | |

### Margin and Capacity

### Clarity and Visibility

### Business Margin Architecture

### System and Protection

### Owner Compensation

### Future Direction

### Household Alignment

### Continuity and Legacy

### Rhythm and Execution

# Session Commitments Log

Record the one commitment from each session and the evidence that it became a real rhythm.

| Session | Commitment | Evidence of Rhythm | Next Review |
|---|---|---|---|
| Session 1 | | | |
| Session 2 | | | |
| Session 3 | | | |
| Session 4 | | | |
| Session 5 | | | |
| Session 6 | | | |
| Session 7 | | | |
| Session 8 | | | |
| Session 9 | | | |
| Session 10 | | | |
| Session 11 | | | |

### Session 1

### Session 2

### Session 3

### Session 4

### Session 5

### Session 6

### Session 7

### Session 8

### Session 9

### Session 10

## Session 11

# Framework at a Glance

Use this page as a desk reference. The business supports the home. The home supports the future. The future supports the legacy.

**CLARITY**
See what is true.

**STRUCTURE**
Give money a place.

**STABILITY**
Support the household.

**DIRECTION**
Fund the future.

**LEGACY**
Prepare continuity.

**MARGIN CREATES ROOM FOR EACH PART OF THE SYSTEM.**

**Clarity**

**Structure**

**Stability**

**Margin**

**Direction**

**Legacy**

# Legacy Letter for the Business Owner

Write in your own words. Speak love, not logistics. This is not a legal document. It is the heart beside the documents.

Write slowly. This is not a legal instruction. It is a lasting expression of love and clarity.

**What I am grateful for**

**What I want you to remember**

**What I hope you carry forward**

**What I want you to release**

**What I want you to know about the business and life we built**

# Notes and Journal

Use this page for observations, decisions, questions for advisors, and the next clear action.

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